



GILLIBRAND REPORT: GRADUATES ACROSS NEW YORK FACE AVERAGE DEBT OF MORE THAN \$27,000, STATEWIDE MORE THAN 10 PERCENT ARE DELINQUENT IN STUDENT LOAN REPAYMENTS

With New York graduates saddled with student loan debt, U.S. Senator Kirsten Gillibrand is pushing legislation to help tens of millions of graduates refinance their federal student loans. National student loan debt is at approximately \$1.2 trillion, surpassing auto loan and credit card debt, and New Yorkers face sky-high student debt at an average of more than \$27,000 per graduate.

County Statistics for New York City:

In New York City, an estimated 11.5% of student loan holders have balances 90+ days delinquent, and 1.46 million residents aged 18-34, or 64% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Bronx	15.7%	178,653	49%
Kings	12.9%	429,072	62%
New York	7.8%	419,966	80%
Queens	11.1%	368,466	64%
Richmond	9.9%	68,480	66%

County Statistics for Western New York:

In Western New York, an estimated 12.8% of student loan holders have balances 90+ days delinquent, and over 200,000 residents aged 18-34, or 59% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Allegany	5.4%	7,576	60%
Cattaraugus	13.6%	8,655	53%
Chautauqua	16.9%	17,002	58%
Erie	9.3%	139,958	68%
Niagara	16.0%	26,335	60%
Wyoming	15.6%	4,643	52%

County Statistics for Rochester-Finger Lakes Region:

In the Rochester-Finger Lakes Region, an estimated 10.7 % of student loan holders have balances 90+ days delinquent, and over 240,000 residents aged 18-34, or 62% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Genesee	13.0%	7,438	61%
Livingston	7.4%	10,802	67%
Monroe	8.8%	121,344	69%
Ontario	5.0%	13,169	64%
Orleans	26.4%	3,902	44%
Seneca	11.0%	38,119	61%
Tompkins	9.6%	34,006	84%
Wayne	3.9%	8,776	53%
Yates	11.6%	2,650	52%

County Statistics for Central New York:

In Central New York, an estimated 8.1% of student loan holders have balances 90+ days delinquent, and over 160,000 residents aged 18-34, or 62% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Cayuga	9.3%	8,246	51%
Cortland	4.7%	10,062	72%
Herkimer	4.1%	7,401	59%
Madison	10.4%	10,697	63%
Oneida	10.2%	29,147	58%
Onondaga	8.7%	73,747	68%
Oswego	11.0%	16,901	60%
Otsego	6.4%	10,542	66%

County Statistics for the Southern Tier:

In the Southern Tier, an estimated 16.3% of student loan holders have balances 90+ days delinquent, and nearly 70,000 residents aged 18-34, or 54% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Broome	8.3%	30,996	63%
Chemung	10.7%	10,548	57%
Chenango	4.4%	4,525	50%
Delaware	19.2%	4,727	51%
Schuyler	26.7%	1,707	52%
Steuben	29.1%	9,810	52%
Tioga	15.5%	5,067	56%

County Statistics for the Capital Region:

In the Capital Region, an estimated 9.6% of student loan holders have balances 90+ days delinquent, and over 160,000 residents aged 18-34, or 57% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Albany	10.8%	58,433	73%
Columbia	7.7%	5,843	55%
Fulton	9.5%	4,888	45%
Greene	5.8%	3,974	42%
Montgomery	6.9%	5,066	52%
Rensselaer	10.2%	24,976	66%
Saratoga	7.7%	29,185	69%
Schenectady	9.4%	20,942	63%
Schoharie	3.9%	4,402	62%
Washington	24.1%	5,324	42%

County Statistics for the North Country:

In the North Country, an estimated 8% of student loan holders have balances 90+ days delinquent, and over 52,000 residents aged 18-34, or 52% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Clinton	9.7%	12,147	57%
Essex	2.3%	3,557	48%
Franklin	13.3%	5,840	47%
Hamilton	N/A	357	59%
Jefferson	9.1%	18,371	55%
Lewis	7.3%	2,490	48%
St. Lawrence	6.7%	3,462	45%
Warren	7.6%	6,509	54%

County Statistics for the Hudson Valley:

In the Hudson Valley, an estimated 7.3% of student loan holders have balances 90+ days delinquent, and over 260,000 residents aged 18-34, or 61% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Dutchess	9.0%	41,608	65%
Orange	9.4%	44,326	56%
Putnam	2.9%	11,596	68%
Rockland	3.9%	18,378	62%
Sullivan	14.2%	7,530	50%
Ulster	2.6%	23,190	60%
Westchester	9.4%	118,014	63%

County Statistics for Long Island:

On Long Island, an estimated 8.1% of student loan holders have balances 90+ days delinquent, and over 365,000 residents aged 18-34, or 67% have some sort of post high school education.

COUNTY	% OF STUDENT LOAN BALANCES 90+ DAYS DELINQUENT	RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION	% RESIDENTS AGE 18-34 WITH SOME POST HS EDUCATION
Nassau	8.3%	182,443	71%
Suffolk	8.0%	182,981	62%

**County-by-county estimates calculated based on data from Department of Education and the U.S. Census Bureau.*